

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Sides, Estelita	§	Case No. 07 B 20574
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/04/2007.

2) The plan was confirmed on 12/27/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/14/2011.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/22/2011.

5) The case was completed on 02/06/2012.

6) Number of months from filing or conversion to last payment: 51.

7) Number of months case was pending: 52.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$20,100.00.

10) Amount of unsecured claims discharged without full payment: \$30,319.45.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$22,637.70  
Less amount refunded to debtor \$0

**NET RECEIPTS:** \$22,637.70

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,843.00  
Court Costs \$0  
Trustee Expenses & Compensation \$1,375.47  
Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,218.47

Attorney fees paid and disclosed by debtor \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Banco Popular NA	Secured	\$7,510.00	\$7,510.00	\$7,510.00	\$7,510.00	\$794.40
Capital One Auto Finance	Secured	\$13,625.00	\$13,760.22	\$13,760.22	\$0	\$0
City Of Chicago	Secured	\$448.00	\$20.80	\$20.80	\$20.80	\$0
JP Morgan Chase Bank NA	Secured	\$3,600.00	\$3,409.03	\$3,409.03	\$3,409.03	\$0
JP Morgan Chase Bank NA	Secured	\$76,012.00	\$74,130.49	\$74,130.49	\$0	\$0
Wells Fargo Bank NA	Secured	\$1,578.00	\$1,578.00	\$1,578.00	\$1,578.00	\$269.76
American Coradius	Unsecured	\$1,308.57	NA	NA	\$0	\$0
American Educational Services	Unsecured	\$2,959.00	NA	NA	\$0	\$0
American Educational Services	Unsecured	\$986.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$578.00	\$578.19	\$578.19	\$202.37	\$0
Atlantic Credit & Finance Inc	Unsecured	NA	\$802.14	\$802.14	\$0	\$0
Blitt & Gaines	Unsecured	\$10,059.99	NA	NA	\$0	\$0
Bureau Of Collection Recovery	Unsecured	\$96.00	NA	NA	\$0	\$0
Capital Management	Unsecured	\$1,542.72	NA	NA	\$0	\$0
Capital One	Unsecured	\$262.00	\$262.33	\$262.33	\$91.82	\$0
Capital One Auto Finance	Unsecured	\$3,375.00	NA	NA	\$0	\$0
CBCS	Unsecured	\$64.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
City Of Chicago Dept Of Revenue	Unsecured	NA	\$291.66	\$291.66	\$102.08	\$0
Collection	Unsecured	\$385.00	NA	NA	\$0	\$0
Columbus Bank & Trust	Unsecured	\$1,399.00	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$323.53	\$341.64	\$341.64	\$119.57	\$0
East Bay Funding	Unsecured	\$270.00	\$270.63	\$270.63	\$94.72	\$0
Educational Credit Management Corp	Unsecured	\$8,273.00	\$8,500.72	\$8,500.72	\$0	\$0
Illinois Collection Service	Unsecured	\$246.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$212.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$220.00	NA	NA	\$0	\$0
Linebarger Goggan Blair & Simpson	Unsecured	\$576.68	NA	NA	\$0	\$0
National Check Trust Inc	Unsecured	\$1,675.00	NA	NA	\$0	\$0
Onyx Acceptance Corp	Unsecured	\$3,384.00	\$3,284.67	\$3,284.67	\$1,149.63	\$0
Penn Credit Corp	Unsecured	\$550.90	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$311.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$7,410.00	\$7,410.55	\$7,410.55	\$2,593.69	\$0
Sprint Nextel	Unsecured	\$603.27	\$761.37	\$761.37	\$266.48	\$0
TRS Services	Unsecured	\$1,309.00	NA	NA	\$0	\$0
Wells Fargo Bank NA	Unsecured	NA	\$619.65	\$619.65	\$216.88	\$0
West Asset Management	Unsecured	\$578.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$74,130.49	\$0	\$0
Mortgage Arrearage	\$12,497.03	\$12,497.03	\$1,064.16
Debt Secured by Vehicle	\$13,760.22	\$0	\$0
All Other Secured	\$8,521.52	\$20.80	\$0
<b>TOTAL SECURED:</b>	\$108,909.26	\$12,517.83	\$1,064.16
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$14,622.83	\$4,837.24	\$0

**Disbursements:**

Expenses of Administration	\$4,218.47	
Disbursements to Creditors	\$18,419.23	
<b>TOTAL DISBURSEMENTS:</b>		\$22,637.70

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 30, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.